

budget cutting that they are relying upon for this fantasy budget, but they know that the American people won't stand for it and their own Members wouldn't vote for those cuts now even though there is nothing stopping them.

That is why it is absolutely essential that, even if they are modestly successful with this reckless agenda, that we take steps to prevent the resulting fiscal train wreck, because we have seen deficits explode in the past where rosy projections about economic growth and stern budget cuts fail to materialize.

The landmark 1986 tax reform legislation, the last time we had real tax reform, by the way, predicated on bipartisan cooperation and a lot of hard work, had no discernible impact on economic growth, even though it was, in fact, worth it.

As a result, I will be offering stand-alone legislation and amendments in the Ways and Means Committee to establish a circuit breaker that will suspend the tax cuts if the rosy projections fail to materialize. If deficits explode and budgets are not cut according to their plan, then the American people should be spared the economic chaos by calling a timeout and rolling back these reckless proposals, allowing us to catch our breath and hopefully develop better policy based on bipartisanship and facts, not fantasy.

America deserves a far-better vision than the Republican budget fantasy and the reckless tax cuts that they are pushing so hard to enact. At a minimum, we should have a circuit breaker to stop it if they can't follow through on their promises.

AMRO FABRICATING CELEBRATES 40 YEARS

The SPEAKER pro tempore. The Chair recognizes the gentleman from California (Mr. TAKANO) for 5 minutes.

Mr. TAKANO. Mr. Speaker, I rise today to honor the 40th anniversary of AMRO Fabricating Corporation, whose Riverside manufacturing facility is adjacent to the March Air Reserve Base in my district.

AMRO is a small business manufacturer that plays an important role in supporting NASA, the Department of Defense, and our community.

Under the guidance of CEO Michael E. Riley, the grandson of founders Michael K. and Thora A. Riley, this family company is helping to develop a strong and skilled workforce in southern California.

AMRO is partnering with the State and Federal Government on projects that place high school and college students in internships and apprenticeships, which prepare them for a successful future and support our local economy.

Mr. Speaker, I want to congratulate the AMRO team on this milestone, and I am proud to represent this terrific small business that is doing such great work for our community and for our Nation.

THE BIG BANKS ARE MAKING BIG BUCKS

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. AL GREEN) for 5 minutes.

Mr. AL GREEN of Texas. Mr. Speaker, once again, I am honored to stand in the well of the Congress of the United States of America, although I am sad to bring the news that I shall share with you.

I am saddened by something that has happened in this Congress. The big banks are making big bucks. They are doing very well, and they just received a big bonus from Congress.

The big bonus is this: if you do business with them, you will have to participate in arbitration, and you won't be allowed to sue them to resolve your dispute by way of litigation. Congress has decided that the big banks making the big bucks can force you to go to arbitration, and you will have to pay a fee to negotiate your way through the arbitration process. I think that there is something wrong with this picture.

There is something wrong with this picture when we realize that one bank—and I will just single one out, I won't go through all of the entirety of the industry, but one bank, Wells Fargo, one bank, opened 3.5 million accounts in the names of persons without their consent. In the names of customers, 3.5 million accounts without the consent of customers.

□ 1100

This one bank, Wells Fargo, paid \$185 million as a part of the resolution. This one bank, Wells Fargo, paid \$80 million for enrolling customers into auto insurance that they didn't need. One bank, Wells Fargo, paid \$2.8 million in refunds to customers. One bank, Wells Fargo, in 2012, illegally foreclosed on servicemembers' homes and autos—one bank, Wells Fargo—and for this, they paid \$311 million. This was about \$125,000 per servicemember.

So we find ourselves in a circumstance where banks that do these ugly things to customers won't have to go to court. They won't have to face a jury. They will simply require the customer to negotiate with them. I find this quite shocking, to be quite frank with you, and I am very saddened by it, because I know that, if you take from the bank, you will go to court. But, apparently, Congress has concluded that, if the bank takes from you, you go to the bank and negotiate.

It is a sad state of affairs.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 11 o'clock and 1 minute a.m.), the House stood in recess.

□ 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. POE of Texas) at noon.

PRAYER

Reverend Dr. Christopher Girata, Saint Michael and All Angels Episcopal Church, Dallas, Texas, offered the following prayer:

Gracious God, we thank You for the gift of this life and ask Your blessing upon the world You have made. Have compassion on those who suffer from any grief or trouble.

Give to the people of our country a zeal for justice and the strength of forbearance that we may use our liberty in accordance with Your gracious will. Guide all who govern and hold authority in this Nation, and kindle in every heart that true love of peace.

Make our lives a sign of Your love to this broken world, that unity may overcome estrangement, forgiveness, heal guilt, and joy conquer despair. Grant that the bonds of our common humanity, by which all Your children are united one to another, may be so transformed by Your grace that Your will may be done on Earth as it is in heaven.

All this, we ask in the name of God, our creator, redeemer, and sustainer.

Amen.

THE JOURNAL

The SPEAKER pro tempore. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

Mr. WILSON of South Carolina. Mr. Speaker, pursuant to clause 1, rule I, I demand a vote on agreeing to the Speaker's approval of the Journal.

The SPEAKER pro tempore. The question is on the Speaker's approval of the Journal.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. WILSON of South Carolina. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8, rule XX, further proceedings on this question will be postponed.

PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentleman from North Carolina (Mr. PITTENGER) come forward and lead the House in the Pledge of Allegiance.

Mr. PITTENGER led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

WELCOMING REVEREND DR.
CHRISTOPHER D. GIRATA

The SPEAKER pro tempore. Without objection, the gentleman from Texas (Mr. HENSARLING) is recognized for 1 minute.

There was no objection.

Mr. HENSARLING. Mr. Speaker, it is my true honor to introduce and recognize our guest chaplain today, Father Chris Girata. I am honored because he is my rector, the rector of Saint Michael and All Angels Episcopal Church in Dallas, Texas, where my family and I have worshipped for over 20 years.

Although he has been our rector for only a little over a year, Father Girata has brought a renewed spirituality and passion to our parish. His enthusiasm for God's Word and will is infectious to us all. His sense of humor always brightens our day, and he leads by example.

As one parishioner put it, Mr. Speaker: "He is a true voice for the powerless and poor and is constantly challenging us to even better walk as Christ did." And whether it is through our service at the Jubilee Park and Community Center in South Dallas, the millions in charity provided through the St. Michael's Woman's Exchange, or any of the other ministries or outreach projects of our parish, under Father Chris Girata, Saint Michael is more humbly and effectively serving God's children.

And as we do, Father Girata leads us not to just serve our neighbors' physical needs, but to serve their spiritual needs as well. I am grateful that his prayer and his example could be shared with the House today.

COMMUNICATION FROM THE CLERK OF THE HOUSE

The SPEAKER pro tempore laid before the House the following communication from the Clerk of the House of Representatives:

OFFICE OF THE CLERK,
HOUSE OF REPRESENTATIVES,
Washington, DC, October 25, 2017.

Hon. PAUL D. RYAN,
The Speaker, House of Representatives,
Washington, DC.

DEAR MR. SPEAKER: Pursuant to the permission granted in Clause 2(h) of Rule II of the Rules of the U.S. House of Representatives, the Clerk received the following message from the Secretary of the Senate on October 25, 2017, at 9:07 a.m.:

That the Senate passed S. 226.

That the Senate passed S. 1766.

That the Senate concur in the House of Representatives amendment to the Senate amendment to the bill H.R. 2266.

That the Senate agree to without amendment H.J. Res. 111.

Appointments:

United States Holocaust Memorial Council.

Western Hemisphere Drug Policy Commission.

With best wishes, I am,

Sincerely,

KAREN L. HAAS.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. The Chair will entertain up to 15 further requests for 1-minute speeches on each side of the aisle.

LIBERATION OF MARAWI, PHILIPPINES

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, sadly, radical Islamic terrorists continue their assault on innocent victims across the world.

This month, there were ISIS-inspired knife attacks in France and Canada, as well as the surprise attack in Niger, with mass murders of worshippers at mosques in Kabul.

Gratefully, there are victories over the terrorists, such as the recent liberation of Raqqa, Syria, and now in the Philippines.

Congratulations to the people of the Philippines, successfully led by President Rodrigo Duterte and their courageous military, on the recent liberation of Marawi from ISIS militants.

Marawi is the capital city of over 200,000 citizens in the province of Lanao del Sur on the island of Mindanao, which has been under ISIS control since the end of May. Innocent families were persecuted in this murderous occupation.

While liberating Marawi from ISIS control is a milestone in combatting global terrorism, this fight is far from finished. We must be successful to defeat the terrorists overseas to protect American families at home.

In conclusion, God bless our troops, and we will never forget September the 11th in the global war on terrorism.

URGE IMMEDIATE PASSAGE OF THE DREAM ACT

(Ms. BONAMICI asked and was given permission to address the House for 1 minute.)

Ms. BONAMICI. Mr. Speaker, I rise today to urge the immediate passage of the Dream Act to bring certainty to the more than 10,000 DREAMers in Oregon and DREAMers across the country.

I have met with DREAMers in my State of Oregon, and tearing them away from their lives would be a tremendous loss for our communities. DREAMers like Daniel, a dedicated second grade teacher, DACA allowed him to come out of the shadows and give back to his community.

But with President Trump ending DACA, Daniel is rightly anxious about his future. He worries about the effect on his students if he is forced to leave abruptly in the middle of the school year.

When we threaten DREAMers, we put their futures at risk, but we also risk

harming the many people who rely on them, like Daniel's students.

Mr. Speaker, we must work together and pass the Dream Act immediately. We just pledged, "with liberty and justice for all." Let's bring justice to the DREAMers and pass the Dream Act.

PREVENTING TAX-FREE BONDS FROM GOING TO ABORTION PROVIDERS

(Mr. PITTENGER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PITTENGER. Mr. Speaker, today I introduce the No Abortion Bonds Act, to end Federal tax-exempt bonds that support abortion providers.

Under a loophole in the current law, cities, counties, and States can issue Federal tax-free bonds to finance construction of abortion clinics.

In 2012, the New York City government issued a tax-free \$15 million bond for a \$30 million renovation of Planned Parenthood's national headquarters, which was subsequently sold 3 years later for \$60 million. In 2007, Sarasota County, Florida, floated an \$8 million tax-free bond to pay for a Planned Parenthood abortion clinic.

These tax-free bonds are intended to finance schools, hospitals, infrastructure—not abortion clinics.

The No Abortion Bonds Act has over 30 bipartisan cosponsors and is endorsed by Americans United for Life, Susan B. Anthony List, National Right to Life, March for Life, the Family Policy Alliance, and the Eagle Forum.

Please join me today in applying the spirit of the Hyde amendment to the Tax Code by preventing tax-free bonds from going to abortion providers.

MEDICARE BUY-IN OPTION

(Mr. HIGGINS of New York asked and was given permission to address the House for 1 minute.)

Mr. HIGGINS of New York. Mr. Speaker, Medicare is the best public option that already exists to improve the Affordable Care Act and to provide immediate relief to Americans on the individual market.

Next week, the Nation's State insurance commissioners will make public insurers' price gouging increases for next year, including a 60 percent increase in Georgia, a 50 percent increase in Florida, and the remaining States up to a 50 percent 1-year increase.

A Medicare buy-in option for younger Americans is the only hedge against these price spikes that every American will look to Congress for relief from. Congress has been negligent in their 7-year near obsession with repeal and replace. You can no longer blame ObamaCare.

Mr. Speaker, I urge every Member of Congress to support the Medicare Buy-in and Healthcare Stabilization Act and Medicare X legislation. It is time to unleash the market power of Medicare to lower costs, improve quality,